

## **Unclaimed/Inoperative Deposit Accounts as on 31.12.2013**

### **Process for claiming the unclaimed deposit/activating the inoperative account**

1. The customer has to make a written request to the respective branch where they maintained the account
2. The customer shall be required to justify the reason(s) for the account having remained dormant to the satisfaction of the Bank
3. Customer's request shall be accepted after verification of signature and identity and compliance of due diligence/KYC requirement
4. In case of demise of the original customer, their legal heirs can approach the respective branch for settlement of deceased claims and such claim shall be dealt with under extant rules and procedures of the Bank for settlement of deceased claim

No charge shall be levied for activation of Inoperative account.